

GOLDEN GAZETTE

A Monthly Newspaper for Senior Adults in the Fairfax Area

October 2011

Serving Seniors for 35 Years

VOL. 35, NO. 6

Medicare Open Season: Find Out What You Need to Know at a Location Near You!

Prepare now for Medicare Open Season (the annual election period). This year, open season begins October 15 and ends December 7. (See the September *Golden Gazette* for more information.)

Howard Houghton, director of Fairfax County's Virginia Insurance Counseling and Assistance Program (VICAP), will travel the county this fall conducting presentations on what you need to know about the 2012 Medicare health and drug plans. Houghton has been interviewed by the Washington Post, National Public Radio, and the Wall Street Journal.

The sessions will be held at the following locations. **Space is limited, so registration is required.** The TTY number for all locations is 711.

Tuesday, October 4, 1 p.m., Sherwood Regional Library, 2501 Sherwood Hall Lane, Alexandria. Register by calling Kathy Wilson at **703-324-5632** or email DFSFairfax50Plus@fairfaxcounty.gov.

Wednesday, October 12, 10:30 a.m., Hollin Hall Senior Center, 1500 Shenandoah Rd., Alexandria.

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This is an abridged version of the *Golden Gazette*. Policy prohibits publishing the ads that are included in the print version. If you would like to receive the print version on a monthly basis, please email kathy.wilson@fairfaxcounty.gov. Large-print and recorded formats also are available. They are free!

October is National Breast Cancer Awareness Month

No one knows why some women develop breast cancer and others do not. Thanks to improvements in treatment and early detection, millions of women are surviving breast cancer today.

Be sure to have regular medical check-ups, and talk with your doctor about getting the appropriate screenings.

The following risk factors increase a woman's chance of getting breast cancer:

- Breast cancer among one or more of your close relatives, such as a sister, mother, or daughter. Five to ten percent of all breast cancers are thought to be inherited.
- Being age 50 or older. Three-fourths of all breast cancers occur in this age group.
- Having no children or having your first child in your mid-thirties or later.
- Having your first menstrual period before age 12.
- Gaining weight after menopause, especially after natural menopause and/or after age 60.
- White women are at greater risk than black women. However, black women diagnosed with breast cancer are more likely to die of the disease.

Cont. p. 3



GOLDEN GAZETTE

Published by the

COUNTY OF FAIRFAX, VIRGINIA

Department of Family Services

FAIRFAX AREA AGENCY ON AGING

12011 Government Center Parkway

Suite 708

Fairfax, VA 22035-1104

Telephone: 703-324-5411

Toll-free: 1-866-503-0217

TTY: 711

FAX: 703-449-8689

Website: www.fairfaxcounty.gov/dfs/olderadultservices.

Online *Golden Gazette*: www.fairfaxcounty.gov/dfs/olderadultservices/goldengazette.htm.

The *Golden Gazette* is a free, monthly newspaper dedicated to serving persons age 60 and over in Fairfax County and the cities of Fairfax and Falls Church.

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Publication of advertising contained herein does not constitute endorsement.



To comply with the Americans With Disabilities Act, the *Golden Gazette* is available in alternative formats. Call **703-324-5633**, TTY 711, for information.

DEADLINES

ALWAYS the first of the month one month in **advance** (for ads, ad payments, and announcements). **The next deadline is October 1 for the November issue.**

ADDRESS ADDITIONS/CORRECTIONS AND CONTRIBUTIONS

Although the *Golden Gazette* accepts limited paid advertisements, reader contributions are critical to ensure continuation of the publication. We are very grateful to all of you who do send contributions, regardless of the amount (the average contribution is about \$7). **Please note that contributions are entirely voluntary.**

If you have an address change, are receiving duplicates, or if you would like to make a contribution, please complete the form below and mail to: ***Golden Gazette, Area Agency on Aging, 12011 Government Center Parkway, Suite 708, Fairfax, VA 22035-1104.*** Checks should be made payable to *County of Fairfax*. Please list your current address below or attach your mailing label and check the appropriate lines. If you prefer to call about address changes, the number is **703-324-5633**.

_____ Contribution check attached.

_____ I am **NOT** currently on your mailing list. Please add my name and address.

_____ I am already on your mailing list.

_____ I am moving. My new address in the Fairfax area will be:

NAME _____

CURRENT ADDRESS _____

Zip: _____

NEW ADDRESS (if applicable) _____

Zip: _____

TELEPHONE (in case we have a question) _____

The names and addresses of persons receiving the *Golden Gazette* are subject to disclosure pursuant to the Virginia Freedom of Information Act, VA Code Sec. 2.1-340 thru 346.1. Inquiries or complaints concerning this policy should be directed to the Fairfax Area Agency on Aging, 12011 Government Center Parkway, #708, Fairfax, VA 22035-1104.

The Fairfax Area Agency on Aging contracts with VRS Company, Inc., Great Falls, VA, for printing and mailing services.

October COA Meeting

The next meeting of the Fairfax Area Commission on Aging will be **Wednesday, October 19**, at 1 p.m., at the Franconia Governmental Center, 6121 Franconia Rd., Alexandria. A public comment period is held at the beginning of each meeting. ***(Note: The Commission normally meets on the third Wednesday of each month, except August.)***

For additional information, to be placed on the mailing list, or to request special accommodations, please call **703-324-7746**, TTY 711.

Commission on Aging Corner

by Faviola Donato-Galindo, Lee District

Hispanic Heritage Month is September 15 through October 15. It is a time to recognize the heritage, culture, and contributions of Hispanics/Latinos in our society. It also is an opportunity to reflect upon how the county can continue supporting an increasingly diverse aging population.

The county's 50+ Action Plan has projected that approximately 45% of the county's total population will be racial and ethnic minorities in the coming years. This trend can present significant challenges for older adults, in particular those speaking a language other than English.

The 50+ Action Plan has set forth an agenda of planned initiatives to enhance cultural richness of services in the county. This will be achieved by building upon the strengths of our diverse population, and tapping into their talents as an integral part of the planning, development, and delivery of services through the Community Ambassador Program. Bilingual volunteers offer their language skills to help promote and explain county services and resources to members of the community who have limited English proficiency. By doing this, we can ensure that services are culturally sensitive and aligned with the needs and priorities of this population.

In overseeing the implementation of the 50+ plan, the Commission on Aging will work to support the county's current and future initiatives, targeted to providing culturally appropriate services and resources to diverse older populations.

We would like to take this opportunity to honor and recognize the contributions of all Hispanic older adults living in the county. ¡Gracias por su contribución!

Breast Cancer *cont. from p. 1*

Some women believe that as they age, health problems are due to growing older. Because of this myth, many illnesses go undiagnosed and untreated. Don't ignore your symptoms because you think they are not important or because you believe they are normal for your age. Talk to your doctor.

Who Should Have a Mammography?

The National Cancer Institute recommends the following:

- If you are a woman in your 40s, you should have mammography screening every one to two years.
- If you are a woman age 50 and older, you should have mammography screening every one to two years.
- If you are a woman who is at higher than average risk for breast cancer, you should seek expert medical advice about whether to begin screening before age 40 and how often to have screening mammography.

This chart shows the approximate chances of a woman getting invasive breast cancer in her lifetime:

<u>Ages</u>	<u>Chances</u>
30 to 40	1 out of 257
40 to 50	1 out of 67
50 to 60	1 out of 36
60 to 70	1 out of 28
70 to 80	1 out of 24

Should I perform regular breast self-exams?

Doing a breast self-exam may detect a lump that might otherwise go unnoticed. It also is recommended that you have annual clinical breast exams done by a doctor or trained expert, along with mammograms, as the most reliable tools for detecting breast cancer.

**Fairfax County offices are
closed on Monday, October 10.**

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Medicare *cont. from p.1*

Register by calling **703-765-4573** or email patricia.bruch@fairfaxcounty.gov.

Thursday, October 13, 10:30 a.m., Lorton Senior Center, 7722 Gunston Plaza, Lorton. Register by calling **703-550-7195** or email anne.miller@fairfaxcounty.gov.

Thursday, October 20, 3 p.m., Reston Community Center, 2310 Colts Neck Rd., Reston. Register by calling **703-390-6157** or go to www.restoncommunitycenter.com.

Tuesday, October 25, 7 p.m., James Lee Community Center, 2855 A Annandale Rd., Falls Church. Register by calling **703-534-3387**. **(This session is especially for caregivers of older adults.)**

Wednesday, October 26, 11 a.m., Little River Glen Senior Center, 4001 Barker Ct., Fairfax. Register by calling **703-503-8703** or email karen.gasper@fairfaxcounty.gov.

Thursday, October 27, 10 a.m., Shepherd's Center of Oakton/Vienna, Oakton Unitarian Church, 2709 Hunter Mill Rd., Oakton. Register by calling **703-281-0538** or email Office@scov.org.

Wednesday, November 2, 2 p.m. Fairfax Regional Library, 10360 North St., Fairfax. Register by calling **703-324-5205**. **(This session is especially for caregivers of older adults.)**

Friday, November 4, 1 p.m., Herndon Senior Center, 873 Grace St., Herndon. Register by calling **703-464-6200** or email ruth.junkin@fairfaxcounty.gov.

Monday, November 7, 10:30 a.m., Kingstowne Center for Active Adults, 6488 Landsdowne Center, Alexandria. Register by calling **703-550-0134** or email mena.nakhla@fairfaxcounty.gov.

Wednesday, November 9, 11 a.m., Bailey's Senior Center, 5920 Summers Lane, Falls Church. Register by calling **703-820-2131** or email maxine.davis@fairfaxcounty.gov.

Tuesday, November 15, 10:30 a.m., Lincolnia Senior Center, 4710 N. Chambliss St., Alexandria. Register by calling **703-914-0223** or email karen.albers@fairfaxcounty.gov.

Wednesday, November 16, 12:30 p.m., Groveton Senior Center, 8350 Richmond Hwy., Suite 325, Alexandria. Register by calling **703-704-6216** or email paula.giammarco@fairfaxcounty.gov.

More presentations are being scheduled. Go to www.fairfaxcounty.gov/olderadultservices and select the fall events calendar to see additional presentations.

VICAP provides county residents with assistance comparing and understanding Medicare plans as well as assistance with filing claims.

For more information about VICAP and Medicare's 2011 Open Season, go to www.fairfaxcounty.gov/dfs/olderadultservices and select health insurance counseling/VICAP.



Mega Bazaar

Hollin Hall Senior Center is holding a free Mega Bazaar on Saturday, October 15, from 9 a.m. -2 p.m. The bazaar will feature over 30 crafters, a silent auction with services and merchandise, a bake sale, door prizes, and lunch. The center is located at 1500 Shenandoah Rd., Alexandria. Call **703-765-4573**, TTY 711, for more information.

What is the relationship between lifestyle, nutrition, and breast cancer?

Diet is a possible risk factor for breast cancer. Studies show that women who consume a high-fat diet are more likely to die of breast cancer than women who consume a low-fat diet. Lifestyle choices may decrease a woman's risk of breast cancer. Exercise, especially in young women, may decrease hormone levels and contribute to a decreased risk. Breast-feeding also may decrease risk. Other studies point to lifestyle factors that might increase a woman's risk of developing breast cancer. For instance, women who drink alcohol have a slightly increased risk.

Do men get breast cancer?

Yes. Although breast cancer is primarily a woman's disease, men can get breast cancer too. They can develop it at any age, but they are usually between 60 and 70 years of age.

For more information, go to <http://nihseniorhealth.gov/breastcancer> or call **1-800-422-6237**, TTY 711.

Source: NIH, National Cancer Institute

Free Computer Classes

The Bailey's Senior Center is offering free computer classes on Tuesdays and Thursdays, October 4-November 22, from 1-2 p.m. The level I class will cover the basics—the monitor, mouse, how to log on and shut down, the basic concepts of software and hardware, and more.

Space is limited so register now! The center is located at 5920 Summers Lane, Bailey's Crossroads.

To register, call Maxine Davis at **703-820-2131**.

Genetics of Cognition Research Group Seeking Volunteers

The Genetics of Cognition Research Group at George Mason University in Fairfax is looking for healthy volunteers, 40 years of age or older, for National Institute on Aging-funded studies on cognitive aging.

People with diagnosed memory problems also are eligible but may be referred to our collaborators at the INOVA Memory Center for evaluation.

Testing sessions range from 1-3.5 hours and involve attention and memory tasks. Participants are compensated at a rate of \$15/hour in addition to paid parking on campus.

For more information, call **703-993-9491**, TTY 711, or email coglab@gmu.edu.

Tennis, Anyone?

The Fairfax County Golden Racquets Club invites men and women age 50 and above to play indoor and outdoor doubles year-round on weekdays.

Annual membership is \$20 plus a share of daytime court fees when playing indoors. For information, call Joan Linthicum at **703-327-1576**.



ESTATE PLANNING

Trusts for Estate Planning (Part 2)

by David A. Fontanella, Attorney

Last month, our reader asked for help in choosing between a trust and a will for estate planning, so we began to discuss a short history of trusts. This month we continue.

In 1965, a book entitled *How to Avoid Probate* was published by Norman Dacey whose Connecticut firm provided trust and financial advice. Mr. Dacey was not a lawyer. In his book, he was critical of the costs and delays of probate, the public nature of probate records, and the high fees charged by the court and the lawyers. The book consisted of 55 pages of text and 310 pages of “do-it-yourself” forms with which a person might set up a trust without resorting to a lawyer. It caused a firestorm of protest from lawyers, criticism from the American Bar Association, and Dacey was charged with the unauthorized practice of law. He sold two million copies of the book. He introduced the general public to the advantages of the living trust and, together with changes in the estate tax law a few years later, the living trust became a popular estate planning tool.

Unfortunately, over time, a practice of misuse and abuse of living trusts developed. The Federal Trade Commission and the attorneys general of several states identified these practices and the Senate Special Committee on Aging held hearings on this in July 2002. The commission released the following statement: “These scams often prey on older Americans’ concerns that their estates will be subject to long and costly probate, and involve misrepresentations about the costs and benefits of trusts versus wills....”

Such misrepresentations include promises that:

- a living trust will reduce income taxes
- a living trust will avoid family controversies
- trusts cost less than wills
- they cannot be challenged in court
- with a living trust you will not need a will.

All these assertions are false.

The Senate hearing testimony went on to caution consumers about advertisements for “living trust kits” in which the consumer is expected to fashion his own living trust on a do-it-yourself basis or receives nothing at all for his money.

Here are some rules to follow from the FTC:

- Always explore your options with a licensed estate planning attorney.
- Avoid high-pressure sales tactics and salesmen who give the impression that their product is endorsed by an organization like the AARP.
- Make sure your living trust is properly funded and that new acquisitions are promptly transferred into the trust.

Remember, whether a living trust is the appropriate estate planning device for you depends upon your individual and family circumstances and your objectives. It is important to note that the FTC makes clear that a professionally prepared living trust can be a valuable and legitimate estate planning tool.

Next month, what a living trust can and can’t do.

If you have an estate planning question you would like to see answered in this column, email David Fontanella at fontane@cox.net or call him at **703-317-1927**.

**For information on volunteering,
call the Fairfax Area Agency on Aging's
Volunteer Intake Line at
703-324-5406, TTY 711, or go to
[www.fairfaxcounty.gov/dfs/
olderadultservices/volunteer-
solutions.htm](http://www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm).**

Join a Senior Center—Let the Fun Begin!

Fairfax County residents age 55 and over may join any of the 13 senior centers sponsored by the Department of Neighborhood and Community Services. There is an annual membership fee (for information, visit the website at www.fairfaxcounty.gov/ncs; call **703-324-4600**, TTY 711; or e-mail ncs@fairfaxcounty.gov).

Senior centers offer classes, health and wellness programs, computer/Internet access, trips and tours, and opportunities to socialize with others and stay connected with your community. Lunch is available with a suggested donation between \$2 and \$6 based on age and income. Lunch reservations must be made at least 1 day in advance. Transportation may be available by Fastran bus at a nominal charge. Call your nearest senior center for information. The TTY number for all centers is 711.

The City of Fairfax (www.fairfaxva.gov) and the City of Falls Church (www.fallschurchva.gov) also sponsor senior centers and have their monthly schedules online.

Bailey's

Bailey's Community Center
5920 Summers Lane
Bailey's Crossroads, VA 22041
703-820-2131

Groveton+

South County Govt. Center
8350 Richmond Hwy, #325
Alexandria, VA 22309
703-704-6216

Herndon+

873 Grace Street
Herndon, VA 20170
703-464-6200

Hollin Hall

1500 Shenandoah Road
Alexandria, VA 22308
703-765-4573

James Lee+

James Lee Community Center
2855-A Annandale Road
Falls Church, VA 22042
703-534-3387

Kingstowne

6488 Landsdowne Center
Alexandria, VA 22315
703-550-0134

Lewinsville+

1609 Great Falls Street
McLean, VA 22101
703-442-9075

Lincolnia+

4710 North Chambliss St.
Alexandria, VA 22312
703-914-0223

Little River Glen+

4001 Barker Court
Fairfax, VA 22032
703-503-8703

Lorton+

7722 Gunston Plaza
Lorton, VA 22079
703-550-7195

Pimmit Hills

7510 Lisle Avenue
Falls Church, VA 22043
703-734-3338

Sully+

5690 Sully Road
Centreville, VA 20124
703-322-4475

Wakefield

Audrey Moore RECenter
8100 Braddock Road
Annandale, VA 22003
703-321-3000

Other Locations for Senior Activities/Meals

City of Fairfax Senior Center

4401 Sideburn Road
Fairfax, VA 22030
703-359-2487

City of Falls Church Senior Center

223 Little Falls Street
Falls Church, VA 22046
703-248-5020

David R. Pinn Community Center

10225 Zion Drive
Fairfax, VA 22032
703-250-9181

Gum Springs Community Center

8100 Fordson Road
Alexandria, VA 22306
703-360-6088

Huntington Community Center

5751 Liberty Drive
Alexandria, VA 22303
703-960-1917

Korean Central Senior Center

Open Tuesdays & Fridays
8526 Amanda Place
Vienna, VA 22180
703-303-3939

+ Indicates a facility with a Senior+ program

Volunteer With the AARP Tax-Aide Program

AARP Tax-Aide is a free, national volunteer-run tax counseling and preparation service for those with low- to moderate-income and for older adults.

The program is currently in need of volunteers to electronically complete and file federal and state income tax forms for the 2012 tax season. Volunteers of all ages and backgrounds are welcome and a free 5-day training using IRS computers and software is provided. Volunteers become IRS Certified Tax Counselors after completing the training and passing the IRS examination.

During the last tax season, more than 230 IRS Certified Tax Counselors in Northern Virginia completed over 8,000 tax returns.

Training sessions will be held in Alexandria, Annandale, and Centreville in December 2011 and January 2012.

Free tax preparation services will be offered at the following locations starting February 1, 2012: Alexandria, Annandale, Arlington, Centreville, Falls Church, Manassas, Sterling, Reston, Vienna, and Woodbridge. (A schedule will be published in a future *Golden Gazette*.)

Volunteers interested in the program should visit www.aarp.org/taxaide for additional information and registration.

Fall For Fairfax KidsFest

Celebrate Fairfax, Inc., presents the 19th annual Fall For Fairfax KidsFest. Activities include scarecrow making, pumpkin painting, entertainment, public safety and recycling-themed exhibits, model trains, and more!

The festival is Saturday, October 1, 9 a.m.-6 p.m. at the Fairfax County Government Center, 12000 Government Center Pkwy., Fairfax. Admission is free.

For more information, call **703-324-3247** or visit www.fallforfairfax.com.

Adult Day Health Care

Are you caring for an aging loved one? The Fairfax County Health Department's Adult Day Health Care program provides quality community-based care in a safe and positive environment to individuals who need supervision during the day due to changes in their cognitive and/or functional abilities.

This program has many benefits for participants and their loved ones, including allowing adults to remain in their community, preserving dignity, enhancing quality of life, and improving physical and mental well-being. Participants receive meals, health monitoring by a registered nurse, and work with certified therapeutic recreation specialists. Door-to-door transportation is available.

The Health Department is now accepting participants at six locations throughout Fairfax County. Residents of Fairfax County, the cities of Fairfax and Fall Church, and the towns of Herndon and Vienna are eligible. Fees are based on a sliding scale, \$16-\$89 per day.

For more information, visit www.fairfaxcounty.gov/hd/adhc or call **703-750-3316**, TTY 711.



Fairfax Elderhostel Alumni Association Meeting

What: Three travel trip presentations:

1. Be a VIP in Florence for a Week
 2. Christmas at the Pueblos of Santa Fe
 3. Out of This World Adventure: Grand Canyon
- Light Refreshments

When: Sunday, October 2, 2-4 p.m.

Where: George Mason Public Library
7001 Little River Turnpike, Annandale

Free. Reservations Required: Call Rebecca Prather at **703-534-2274**, TTY 711.

Free Seminars for Family Caregivers

Fairfax County's Caregiver Consortium offers the following events to help family caregivers of older adults and adults with disabilities.

Speakers include experts in law, insurance, care management, finances, and Alzheimer's disease.

To register or for a complete listing of seminars, call **703-324-5205**, TTY 711, email caregiver@fairfaxcounty.gov, or visit www.fairfaxcounty.gov/DFS/OlderAdultServices.

Legal Tools for Caregivers

Tuesday, October 4, 7-9 p.m.

Little River Glen Senior Center, 4001 Barker Ct., Fairfax

or

Wednesday, October 26, 3-5 p.m.

Herndon Senior Center, 873 Grace St., Herndon

Understanding the Challenges of Alzheimer's Disease

Tuesday, October 11, 7-9 p.m.

Alzheimer's Family Day Center, 2812 Old Lee Hwy., Fairfax

Financing Long-Term Care, From Private Pay to Medicaid

Wednesday, October 12, 3-5 p.m.

Hollin Hall Senior Center, 1500 Shenandoah Rd., Alexandria

Understanding Medicare, Medigap, and Medicare Part D

Tuesday, October 25, 7-9 p.m.

James Lee Senior Center, 2855-A Annandale Rd., Falls Church

or

Wednesday, November 2, 2-4 p.m.

City of Fairfax Regional Library, 10360 North St., Fairfax

The Essentials of Caregiving: Who, What & How

Tuesday, November 1, 7-9 p.m.

Thomas Jefferson Library, 7415 Arlington Blvd., Falls Church

or

Tuesday, November 8, 1-3 p.m.

Centreville Regional Library, 14200 St. Germain Dr., Centreville

Telephone Support Group for Caregivers of Older Adults

Are you a caregiver who would like to join a support group without having to leave home? Get helpful information, share your experiences, and gain emotional support from others on the telephone.

The support group meets on the second Tuesday of each month from 7-8 p.m. Below are the topics:

October 11: When Home is No Longer an Option

November 8: Being Appreciated For Giving the Gift of Care

December 13: Making the Most of the Holiday Season While Caregiving

To register or for more information, go to www.fairfaxcounty.gov/dfs/olderadultservices/caregiver.htm or call **703-324-5484**, TTY 711.



Volunteer Opportunities

The **American Cancer Society's** Road to Recovery program is looking for volunteer drivers to drive patients to and from treatment centers. The hours and days are flexible. Call Brenda Silvia-Torma at **703-938-5550**, TTY 711, or email Brenda.Silvia-Torma@cancer.org.

The **BNJ Foundation**, a nonprofit organization that helps with education, health, and agriculture, is looking for volunteers to help with: ensuring policies and procedures are maintained; establishing relationships with other groups; developing policies and procedures for volunteers; responding daily to inquiries; maintaining volunteer files, records, and reports; improving volunteer management tracking systems; assisting with fundraising; and more. Training is provided. Go to www.bnjfoundation.org, call **1-800-315-6871**, TTY 711, or email info@bnjfoundation.org.

The **Fairfax Area Agency on Aging's Volunteer Solutions** program needs volunteers to drive people to medical appointments. Volunteers may drive as their schedules permit. A Spanish-speaking social visitor also is needed in Annandale. Call the Volunteer Intake Line at **703-324-5406**; TTY 711, email DFSAAAvolunteer@FairfaxCounty.gov or go to www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm.

Fairfax County's Meals on Wheels program needs drivers in McLean and Reston-Herndon, as well as substitutes on other routes. The Korean and Vietnamese routes also need drivers. Meals are delivered Monday through Friday, between 11 a.m. and 1 p.m. Volunteers may choose to drive weekly, biweekly, monthly, or be a substitute. Leadership positions also are needed in McLean, Clifton, and Chantilly. Call the Volunteer Intake Line at **703-324-5406**, TTY 711, email DFSAAAvolunteer@FairfaxCounty.gov, or go to www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm.

Fairfax County's Office of Public Affairs needs volunteers to assist the information desk

at the Fairfax County Government Center. Duties include assisting walk-ups, answering calls, and other administrative tasks. Volunteers must be comfortable using the computer for internet searches. Training is provided. The information desk hours are Monday-Friday from 8 a.m.-4:30 p.m., but the hours and days are flexible. Contact Daiyan Qureshi at **703-324-3133**, TTY 711, or email daiyan.qureshi@fairfaxcounty.gov.

Mount Vernon At Home, a neighborhood village, helps seniors remain in their homes and in their community. MVAH is a volunteer nonprofit organization. They are looking for volunteer drivers, handymen, and technology and errand support. Visit www.mountvernonathome.org or call **703-303-4060**.

The **Shepherd's Center of Fairfax-Burke** needs volunteer drivers and office workers. The driving commitment is flexible based on the volunteer's schedule and could involve one drive a week, Monday-Friday daytime. The office volunteers are needed 3 hours every other week in the office on Olley Lane in Fairfax. Call the office at **703-323-4788**, TTY 711, visit www.fairfax-burkesc.org, or email office@fairfax-burkesc.org.

The **Shepherd's Center of Oakton-Vienna**, which provides free services to individuals 50+ in the Oakton and Vienna community, needs volunteer medical and companion drivers. The driving commitment is flexible based on the volunteer's schedule. Call **703-281-5088**, TTY 711, email volunteer@scov.org, or visit www.scov.org.

To have a volunteer opportunity considered for this column, please e-mail or fax your submission to **Tanya Erway** by the first of the month one month in advance.

Email: tanya.erway@fairfaxcounty.gov

Phone: **703-324-5407**, TTY 711

Fax: **703-324-3583**

Do You Need Disability Income Insurance?

Provided by Tim Murray, CFP® CERTIFIED FINANCIAL PLANNER™ Professional

The key to determining your needs for disability income insurance is to assess how much you would be required to spend during each week or month that you would *be unable to earn your normal pay*.

Your best defense against a financial catastrophe brought on by long-term illness or injury may be the purchase of a disability income insurance policy with enough coverage to compensate for your lost wages. Disability insurance provides you with cash that you can use for paying your mortgage or rent, buying groceries, and meeting other ongoing living expenses.

Putting Policies in Perspective

For most people, there are two main forms of disability income insurance to consider: employer-sponsored policies (called “group” policies) and private insurance policies.

Group policies are relatively inexpensive and generally remain in effect for as long as the individual remains with the employer. But there are often significant limits on the benefits provided by these policies, so it’s important to determine whether coverage is adequate for your needs.

Private insurance policies, paid for by individuals, typically are more expensive than group policies but also may provide a higher level of coverage. In certain instances, those with a group policy may want to consider purchasing a private policy to fill in the income gaps frequently associated with group-only coverage.

How Much Disability Income Insurance Do You Need?

The key to determining your needs is to assess how much you would be required to spend during each week or month that you would be unable to earn your normal pay. For example, if you would need 80% of your pretax

earnings but your group policy would only pay an amount equal to 60%, then you may need additional coverage.

Disability Defined

The way in which an insurance policy defines disability can determine your eligibility to receive benefits. The following is a quick overview of three basic definitions:

- **Own occupation.** This is the most comprehensive definition of disability. It states that you are unable to perform the duties of the occupation you were performing at the time of the disability.
- **Income replacement.** Policies with income replacement coverage define disability as sickness or injury that doesn’t allow you to perform the duties of your occupation and typically stipulates that you are not currently engaged in any other occupation.
- **Gainful occupation.** These policies define disability as the inability to perform the duties of your occupation or any occupation that you are considered to be reasonably qualified for by way of your education, skills, or training.

A qualified insurance professional can help you assess your need for disability income insurance and find a policy that is most appropriate for you.

This column is produced by the Financial Planning Association, the membership organization for the financial planning community, and is provided by: Tim Murray, CFP®, an independent CERTIFIED FINANCIAL PLANNER™ Professional with Murray Financial, Inc., in Chantilly, VA, an independent financial planning firm providing fee-based (e.g. commission-free) investment advice. Tim offers a complimentary initial consultation by phone and follow-up consultations on an hourly basis. He may be reached by phone at 703-810-8424, via the web at www.MurrayFinancial.com, or by email at TimMurray@MurrayFinancial.com.

October Gardening

by Joe Belsan

This month, I would like to answer some of the questions I've received from readers.

Question: Yolanda asked about the value of the weed mat and how it retains water.

Answer: Weed mats work very well at keeping the garden weed free. They do allow penetration of rain and do last a lot longer than paper or plastic. The downside is that the mats don't really help the soil. It's best to put down a layer of composted manure and shredded leaves in the fall and then put the mat on in the spring. The manure and leaves will decompose during the winter and improve the tilth of the soil, allowing it to absorb nutrients created by the decomposing action. Additionally, digging a trench about 6-8" deep, 6" wide for kitchen scraps, coffee grounds, veggie/fruit scraps, and anything uncooked is a great way to compost and attract worms. Worms aerate the soil and leave nitrogen behind in the form of casings.

Question: Ed asked about decorative vegetable plants since his townhouse association won't allow food plants.

Answer: I suggest herbs that can be interspersed with decorative plants and hardly noticed. Plants like parsley, coriander, chives, and even certain varieties of strawberries can make great borders for a garden. Other alternatives include containers for the same herbs like dill, swiss chard, lettuce, kale, and mustard. These plants will blend in with the decorative plants and go totally unnoticed. Also pepper and eggplant and new varieties of tomatoes that are developed for container growth will work. Put the plant in a container that can be moved easily so that it is not noticed. The key is to plant the seeds in small containers interspersed with the decorative

plants. My favorite decorative food plant is lemon grass. It grows to 3-4', spreading 6-8" at the base. It makes a great tea. Clip the leaves, let them dry, and put in a plastic bag and save the clippings. The bulbs at the base are used in Asian recipes and provide a great lemon flavor for soups and stews.

Question: Karen asked about how to become a master gardener to learn everything there is to know about gardening.

Answer: Call the Virginia Extension Agent at **1-540-432-6029**. I am not a master gardener. When I retired, I called and there was a waiting list. I learned that master gardeners concentrate on plant identification, plant problems, and resources for solving problems. They recommend how to implement a garden or what to do to improve soil organically. You can find master gardeners volunteering at libraries and county sponsored farmer's markets. Keep in mind that the best way to become a competent gardener is by experimenting.

Until next month, happy gardening!

Source: Joe Belsan is an organic gardener and a long-time resident of the City of Fairfax. He is a practicing Foodscaper who helps plan and implement edible gardens. He is at the Oakton Farmer's Market on Hunter Mill Road on Saturdays from 10 a.m.-2 p.m. where he sells plants, trees, and seedlings, and answers questions. He also may be contacted at foodscaper@hotmail.com.





Ask an Expert: Questions & Answers

Provided by SeniorNavigator

To ask an expert about your aging concerns, visit www.seniornavigator.org.

Topic: Chronic Kidney Disease

Question: My stepdad has just been diagnosed with stage 2 chronic kidney disease. What are some ways in which he can manage the disease?

Answer: Even though chronic kidney disease (CKD) often cannot be cured, there are several steps your stepdad can implement to prolong the life of his kidneys, especially since he is in the early stages of the disease.

Does your stepdad have any other chronic diseases? Generally, many patients with CKD have other diseases such as cardiovascular disease, diabetes, hypertension, and anemia. The likelihood of developing these diseases increases as the CKD advances. The presence of other diseases such as diabetes, hypertension, or anemia can contribute to the risk of cardiovascular episodes; therefore, it will be important that your stepdad reduces his risk for heart attacks and strokes by addressing these diseases, if present, or by taking necessary steps to prevent them from developing.

Since your stepdad is in the early stages of CKD, he might be able to save his remaining renal function by managing his diet and becoming aware of foods that would accelerate his kidney failure. Managing his diet might include following a low-protein diet, limiting his sodium intake, monitoring his potassium intake, and maintaining healthy cholesterol levels. Additionally, he will need to control his blood glucose if he is diabetic and ensure that he receives proper treatment for anemia if he has the condition. Your stepdad also should control his blood pressure—most likely he will need

to be prescribed an ACE inhibitor or an ARB. If he smokes, he should reduce his smoking habit or completely quit as smoking only contributes to the death of CKD patients due to strokes and heart attacks.

It also will be important that he practices safe medication management such as trying to avoid pain pills and making sure that he consults with his physician before taking any pills. Additionally, he should visit a nephrologist—a kidney disease specialist—regularly to monitor the progress of his CKD.

Volunteer Ombudsmen Needed

Help residents of nursing homes and assisted living facilities in the Fairfax area advocate for their rights, resolve conflicts, and improve their quality of life.

The Northern Virginia Long-Term Care Ombudsman Program needs volunteers to commit to a minimum of four hours a week for one year. Volunteers set their own schedules. Visits usually occur between 8 a.m. and 6 p.m. on weekdays. Volunteers receive training and support.

Apply now for the spring 2012 training. Call **703-324-5861** or **703-324-5422**, TTY 711, or email lisa.callahan@fairfaxcounty.gov.



AARP 2-Day Driver Safety Classes

When: Thursday/Friday, October 13/14
9 a.m.-2 p.m.

Where: Reston Community Center, 2310
Colts Neck Rd., Reston

Cost: \$12/AARP members, \$14/nonmem-
bers. (Bring AARP card.) Checks made
payable to AARP.

Register: Call **703-476-4500**.

When: Friday/Monday, October 14/17
10:15 a.m.-3:15 p.m.

Where: United Baptist Church of Annandale,
7100 Columbia Pike, Annandale

Cost: \$12/AARP members, \$14/nonmem-
bers. (Bring AARP card.) Checks made
payable to AARP.

Register: Call **703-751-4585**.

When: Tuesday/Thursday, November 1/3
9 a.m.-1 p.m.

Where: Bailey's Community Center, 5920
Summers Lane, Falls Church

Cost: \$12/AARP members, \$14/nonmem-
bers. (Bring AARP card.) Checks made
payable to AARP.

Register: Call **703-820-2131**.

When: Monday/Tuesday, November 21/22
9 a.m.-1p.m.

Where: The Fountains at Washington House
5100 Fillmore Ave., Alexandria

Cost: \$12/AARP members, \$14/nonmem-
bers. (Bring AARP card.) Checks made
payable to AARP.

Register: Call **703-291-0190**.

The TTY number for all classes is 711.

Free Concert With Violinist Dr. Rami Kanaan and Pianist Bettye Cooley

Dr. Rami Kanaan and pianist Bettye Cooley will perform a free concert on Saturday, October 1, at 6 p.m., at the Oakton Church of the Brethren. The duo will delight the audience with Three Sonatinas for Violin and Piano, op. 137 by Franz Schubert.

Admission is free. Oakton Church of the Brethren is located at 10025 Courthouse Rd., Vienna. For more information, go to www.oaktonbrethren.org, or call **703-281-4411**.



Shepherd's Center of Annandale-Springfield

What: Multiple classes including Easy Does It Yoga for Seniors, the Civil War Revisited, and Saving the Earth's Resources.

When: Wednesdays, October 5-November 16

Where: John Calvin Presbyterian Church, 6531
Columbia Pike, Annandale

Cost: \$45 for entire program

Registration: Call **703-941-1419**, TTY 711.

Shepherd's Center of Oakton-Vienna

What: Laughter is the Best Medicine, by humorist Jeanne Robertson. Ms. Robertson has entertained from the White House to Las Vegas.

When: Sunday, October 23, 3 p.m.

Where: Vienna Presbyterian Church, 124 Park
St., NE, Vienna

Cost: \$20

Registration: Call **703-281-0538**, TTY 711.

Recycling Events

Document Shredding

Saturday, October 22

8 a.m.-12 p.m.

North County Human Services Center
1850 Cameron Glen Dr., Suite 600
Reston

Electric Sunday TV and Computer Recycling

Sunday, October 23

10 a.m.-3 p.m.

I-66 Transfer Station
4618 West Ox Rd., Fairfax

For updates, cancellations, and notifications of events, call **703-324-5052**, TTY 711.



Workshop: Improving Family Conversations About Elder Issues

What: Negotiation and communication experts discuss difficult issues concerning aging parents and relatives. Decisions about care, living arrangements, personal property, and selling the family home can provoke disagreement and arguments. This practical skills-based workshop will help with these stressful discussions by providing collaboration and support options.

When: Thursday, October 20, 7-9 p.m.

Where: The Women's Center, 127 Park St., NE, Vienna

Cost: \$35

Register: Call **703-281-4928 ext. 276**, TTY 711, or go to www.thewomenscenter.org.

**TO ADD, CORRECT, OR DELETE YOUR NAME
FROM THE GOLDEN GAZETTE MAILING LIST,
CALL 703-324-5633, TTY 711.**

The Golden Gazette is
available in large-print
format. Call 703-324-5633,
TTY 711.

**Health Insurance Questions?
Call the Virginia
Insurance Counseling &
Assistance Program (VICAP) at
703-324-5851, TTY 711.**

Play Fall Ball!

The Northern Virginia Senior Softball league seeks players (average age is 66) to play Fall Ball, two 7-inning slow-pitch softball games on Fairfax County fields. Games are played on Tuesday and Thursday mornings, September 6-October 28. Call Dave at **703-524-5576** or go to nvss.org.



COMMUNITY CALENDAR

October 4. 7-9 p.m. Railroads During the Civil War: Logistics and Strategy. Historian Ron Beavers will share a multimedia presentation outlining the role and importance of railroads in shaping Civil War battles and the war fighting for both the Union and the Confederacy. Learn more about how railroads were used, how they shaped battle outcomes, and their role in the war's result. Patrick Henry Library, 101 Maple Ave., E, Vienna. Call **703-938-0405**.

October 8. 10 a.m.-5 p.m. 35th Annual Fall Festival. Over 400 arts, crafts, information, and gourmet food vendors, children's activities, and musical entertainment. A classic car show will be featured as well as a business expo area. Old Town, Fairfax. Call **703-385-7858**.

October 8. 10 a.m.-5 p.m.

October 9. 11 a.m.-4 p.m. NOVA Arts and Crafts Show. Over 55 juried artisans offering original handmade arts and crafts, including decorative painting, stained glass, pottery, and more. Sponsored by Northern Virginia Handcrafters Guild. \$3.00. Northern Virginia Community College, 8333 Little River Tnpk., Annandale.

October 9. 2:30-4:30 p.m. Sunday Afternoon Dances for Ages 55+. Dancers of all skill levels are welcome to foxtrot, swing, cha cha, and waltz.

Three mini dance lessons are given. Music selections range from golden oldies to modern. Door prizes and light refreshments. Partners are not required. Drop-ins welcome. \$3/residents, \$6/nonresidents. Reston Community Center, 2310 Colts Neck Rd., Reston. Call **703-476-4500**.

October 19. 1:30 p.m. Keep Them Busy and Happy: Activities with a Purpose. Keeping busy and active is important to both caregiver and the person with dementia, and adapting leisure pursuits and daily routines can provide more quality time for everyone. Alzheimer's Family Day Center, 2812 Old Lee Hwy., Suite 210, Fairfax. Call **703-204 4664** to register.

October 29. 9 a.m.-3 p.m. Lorton Senior Center Bake and Craft Sale. Home-baked goods and hand-crafted or original art work made by local artists and crafters. Lorton Senior Center, 7722 Gunston Plaza, Lorton. Call **703-550-7195**.

October 30. 12-4 p.m. The Beacon's 12th Annual 50+Expo. Listen to a trustee of Social Security and Medicare about the future of these programs. Enjoy free health screenings, informative exhibitors, a live band, door prizes, and giveaways. Ballston Common Mall, corner of Glebe Rd. and Wilson Blvd., Arlington. Call **301-949-9766**.

Note: TTY number is 711 for all events.

Know Your Rights When a Door-to-Door Solicitor Knocks

No matter what goods or services door-to-door solicitors offer—cable services, home improvements, home security alarms, magazine subscriptions, lawn or cleaning services—they are required to have a license issued by the Fairfax County Regulation and Licensing Branch. The Fairfax County Solicitor's License is a laminated card with the solicitor's photograph, name, and other information. Solicitors may only go door-to-door between 9 a.m.-8 p.m. and are required to leave when asked.

For concerns about solicitors or strangers in the neighborhood, contact the Fairfax County Police Department's non-emergency number at **703-691-2131**, TTY 711.



Out-of-State Services for Seniors

Contact **Eldercare Locator**
Toll-Free 1-800-677-1116
or online at
www.eldercare.gov.